



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER OF PATENTS AND TRADEMARKS
Washington, D.C. 20231
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/608,402	06/30/2000	Ernie F. Brickell	10559-225001	9862

20985 7590 12/24/2002

FISH & RICHARDSON, PC
4350 LA JOLLA VILLAGE DRIVE
SUITE 500
SAN DIEGO, CA 92122

EXAMINER

GREENE, DANIEL L

ART UNIT

PAPER NUMBER

3621

DATE MAILED: 12/24/2002

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/608,402

Applicant(s)

BRICKELL ET AL.

Examiner

Daniel L. Greene

Art Unit

3621

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 30 June 2000.
- 2a) ☐ This action is FINAL. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-56 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-56 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on _____ is: a) ☐ approved b) ☐ disapproved by the Examiner.
- If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

- 13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.
- 14) ☒ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
- a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☒ Information Disclosure Statement(s) (PTO-1449) Paper No(s) 4.
- 4) ☐ Interview Summary (PTO-413) Paper No(s). _____.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: _____.

DETAILED ACTION

Claim Rejections - 35 USC § 101

1. 35 U.S.C. 101 reads as follows:

Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

Claims 1 and 27,30-41 are rejected under 35 U.S.C. 101 because the claimed invention is directed to non-statutory subject matter.

The claims as presently claimed and best understood were considered in light of the new "Examination Guidelines for Computer-Related Inventions" and were found to be non-statutory. Discussion of the analysis of the claims under the guidelines follows.

As per claim 1, the invention, as defined by the claims and as best understood merely manipulate an abstract idea or perform a purely mathematical algorithm without any limitation to a practical application in the technological arts. The invention is implemented on a computer; therefore, the invention is directed to the technological arts. However, the claimed invention verifies and stores the result of the verification in an activity log. The invention does not require physical acts to be performed outside the computer independent of and following the steps to be performed by a programmed computer, where those acts involve the manipulation of tangible physical objects and result in the object having a different physical attribute or structure. See *Diamond v. Diehr*, 450 US at 187, 209 USPQ at 8. The steps of computer processing data

representing verifying and storing a result of the verification in an activity log does not impose independent limitations on the scope of the claim beyond those required by the mathematical operation and abstract limitations because storing information does not generate or facilitate an action or an event outside the computer. *In re Galnovatch*, 595 F.2d at 41 n.7, 201 USPQ at 145 n.7; *In re Sarker*, 588 F.2d at 1331, 200 USPQ at 135. The step of “verifying and storing” has no direct effect on the physical world outside the computer. Thus, the claimed invention merely inputs data into the system and performs a mathematical algorithm without any limitation to a practical application as a result of the algorithm or outcome and is therefore deemed to be non-statutory

As per Claim 27, the claim is directed to a computer readable medium comprising a data structure for storing information. The stored information is deemed to be non-functional descriptive data that cannot exhibit any functional interrelationship with the way in which computing processes are performed and does not constitute a statutory process, machine, manufacture or composition of matter. Examiner further notes that when functional descriptive material is recorded on some computer-readable medium it becomes structurally and functionally interrelated to the medium and will be statutory, however, claim 1 does not recite functional descriptive material, only stored data that represents information. Furthermore, when non-functional descriptive data is recorded on some computer-readable medium, it is not structurally and functionally interrelated to the medium but is merely carried by the medium. Thus, claim 27 is deemed to be non-statutory.

As per claims 30-41, receiving, storing, generating an activity report referencing transactions and digital certificates, can be carried out manually without the use of any technology.

Claim Rejections - 35 USC § 102

2. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims 48-49 are rejected under 35 U.S.C. 102 (e) as being unpatentable over Goldsmith US 6,064,990 [Goldsmith'990] and further in view of Anderson et al. US 6,021,202 [Anderson'202] and Sudia US 5,659,616 [Sudia'616]

As per claim 48.

Goldsmith'990 discloses;

receiving transaction requests from a plurality of users, Col.2, lines 60-67

wherein the transaction requests include digital credentials for the users; Col. 2, lines 55-60

processing the transaction requests; Col. 2, lines 60-67

communicating transaction information to a central service, Col.2, lines 60-67
wherein the transaction information includes the digital credentials of the users.

Col. 2, lines 50-55

As per claim 49.

Goldsmith further discloses;

wherein processing the transaction requests includes communicating the digital
credentials to the central service for verification. Fig. 1, 10

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all
obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. **Claims 1-8, 10,12-18,20,22-37,39,41,47 are rejected under 35 U.S.C. 103(a)
as being unpatentable over Anderson et al. US 6,021,202 [Anderson 202].**

As per claims 1,13,23,30,32.

Anderson [202] teaches:

verifying a use of a digital credential; Col.6, lines 42-54

Anderson [202] discloses the claimed invention except for the storing a result of the
verification in an activity log. However, Anderson [202] does disclose, "... send bank

Art Unit: 3621

statements ... which reflects events of the transaction..." Col.6, lines 5-58. It would have been obvious to one having ordinary skill in the art at the time the invention was made to store the results of a transaction so that at a later time [a bank statement] could be generated.

As per claims 2,14,24,31.

Anderson [202] discloses the claimed invention except for storing transaction information in the activity log. However, Anderson [202] does disclose, "... send bank statements ... which reflects events of the transaction..." Col.6, lines 5-58. It would have been obvious to one having ordinary skill in the art at the time the invention was made to store the results of a transaction so that at a later time [a bank statement] could be generated.

As per claims 3,15,25,28,33,47

Anderson [202] further discloses:

wherein the transaction information includes at least one of a message that was signed using a digital signature key of the digital credential, a value of a transaction, an online service, an internet protocol (IP) address, a date of the transaction and a time of the transaction. Col. 25, lines 64-67, Col. 26, lines 1-35.

As per claim 4,16.

Anderson [202] discloses the claimed invention except for generating an activity report from the activity log, wherein the activity report lists the stored results. However, Anderson [202] does disclose, "... send bank statements ... which reflects events of the transaction..." Col.6, lines 5-58. It would have been obvious to one having ordinary skill in the art at the time the invention was made to store the results of a transaction so that at a later time an activity report from the activity log [a bank statement] could be generated.

As per claims 5,17,34.

Anderson [202] further discloses:

associating a name to a digital signature key of the digital credential, wherein the activity report lists the name of the digital signature key. Fig.6, Col. 25, lines 64-67, Col. 26, lines 1-35.

As per claim 6,35.

Anderson [202] discloses the claimed invention except for wherein generating the activity report includes generating the activity report upon request by an owner of the digital credential.

However, Anderson [202] does disclose , "... provide statements or reports to the payer and the payee..." Col.30, lines 19-29. It would have been obvious to one having

Art Unit: 3621

ordinary skill in the art at the time the invention was made to generate an activity report based upon the request by an owner (payee/payer) of the digital credential.

As per claim 7,36.

Anderson [202] discloses the claimed invention, as discussed above, except for the step of wherein generating the activity report includes generating the activity report each time the digital credential is verified. It would have been an obvious matter of design choice to modify the teachings of Anderson [202], to provide the step of wherein generating the activity report includes generating the activity report each time the digital credential is verified. Since the applicant has not disclosed that generating the activity report includes generating the activity report each time the digital credential is verified solves any stated problem in a new or unexpected way or is for any particular purpose which is unobvious to one of ordinary skill and it appears that the claimed feature does not distinguish the invention over similar features in the prior art since, the teachings of Anderson [202] will perform the invention as claimed by the applicant with any method, means, or product to generate an activity report that includes generating the activity report each time the digital credential is verified.

As per claim 8,37.

Anderson [202] discloses the claimed invention, as discussed above, except for the step of generating a report periodically. It would have been an obvious matter of design choice to modify the teachings of Anderson [202], to provide the step of generating a

Art Unit: 3621

report periodically. Since the applicant has not disclosed that generating a report periodically solves any stated problem in a new or unexpected way or is for any particular purpose which is unobvious to one of ordinary skill and it appears that the claimed feature does not distinguish the invention over similar features in the prior art since, the teachings of Anderson [202] will perform the invention as claimed by the applicant with any method, means, or product to generating a report periodically.

As per claims 10,20,39.

Anderson [202] discloses the claimed invention except for wherein generating the activity report includes listing activity for a plurality of digital signature keys associated with the owner. However, Anderson [202] does disclose , "... provide statements or reports to the payer and the payee..." Col.30, lines 19-29. It would have been obvious to one having ordinary skill in the art at the time the invention was made to generate an activity report that includes listing activity for a plurality of digital signature keys associated with the owner.

As per claims 12,22,41.

Anderson [202] discloses the claimed invention except for generating an activity report that includes activity reports of the delegates of the user. However, Anderson [202] does disclose , "... provide statements or reports to the payer and the payee..." Col.30, lines 19-29. It would have been obvious to one having ordinary skill in the art at the time

the invention was made to generate an activity report that includes activity reports of the delegates of the user.

As per claim 18.

Anderson [202] discloses the claimed invention, as discussed above, except for the step of generating the activity report upon receiving a request by an owner of the digital credential, periodically, or when the digital credential is verified.. It would have been an obvious matter of design choice to modify the teachings of Anderson [202], to provide the step of generating the activity report upon receiving a request by an owner of the digital credential, periodically, or when the digital credential is verified. Since the applicant has not disclosed that generating the activity report upon receiving a request by an owner of the digital credential, periodically, or when the digital credential is verified solves any stated problem in a new or unexpected way or is for any particular purpose which is unobvious to one of ordinary skill and it appears that the claimed feature does not distinguish the invention over similar features in the prior art since, the teachings of Anderson [202] will perform the invention as claimed by the applicant with any method, means, or product to generating the activity report upon receiving a request by an owner of the digital credential, periodically, or when the digital credential is verified.

Art Unit: 3621

As per claim 26.

Anderson [202] discloses the claimed invention except for an owner database to store information of an owner of the digital credential and owner-approved delegates. However, Anderson [202] does disclose , "... memory may contain certification information..." Col.12, lines 57-65. It would have been obvious to one having ordinary skill in the art at the time the invention was made to have memory that could hold an owner database to store information of an owner of the digital credential and owner-approved delegates to provide a complete list of who is authorized to use the certificate.

As per claim 27.

Anderson [202] discloses the claimed invention except for a first data field to store a result from a verification of a digital credential and a plurality of data fields to store transaction information relating to each verification result. However, Anderson [202] does disclose , "... send bank statements ... which reflects events of the transaction..." Col.6, lines 5-58. It would have been obvious to one having ordinary skill in the art at the time the invention was made to store a result from a verification of a digital credential and a plurality of data fields to store transaction information relating to each verification result so that at a later time [a bank statement] could be generated.

As per claim 29.

Anderson [202] discloses the claimed invention except for the data structures further include a plurality of data fields to store owner and delegate information. However, Anderson [202] does disclose , "... memory may contain certification information..." Col.12, lines 57-65. It would have been obvious to one having ordinary skill in the art at the time the invention was made to have memory that could hold the data structures that include a plurality of data fields to store owner and delegate information to provide a complete list of who is authorized to use the certificate .

5. Claims 9,19,38 are rejected under 35 U.S.C. 103(a) as being unpatentable over Anderson [202], and further in view of Yacobi US 5,878,138 -Yacobi [138]

As per claims 9,19,38.

Anderson [202] discloses the claimed invention except for the analyzing the activity log to detect misuse of the digital credential. However, Anderson [202] does disclose "Solutions to the problem of potential fraudulent usage ...must be built into the system at each stage..." Col. 36, lines 32-35. Yacobi [138] teaches that it is known to analyze the activity log to detect misuse of the digital credential. It would have been obvious to one having ordinary skill in the art at the time the invention was made to analyze the activity log to detect misuse of the digital credential as taught by Yacobi [138], since Yacobi [138] states at col.4, lines 8-9 that such a modification would provide that once fraud is detected, further perpetuation is prevented.

Claims 11,21,40 are rejected under 35 U.S.C. 103(a) as being unpatentable over Anderson [202] , and further in view of Sudia US 5,659,616 Sudia [616]

As per claims 11,21,40.

Anderson [202] discloses the claimed invention except for the authorizing one or more delegates to use a delegated digital credential to act on behalf of the owner of the digital credential for specified functions, wherein verifying the use of the digital credential includes determining whether the delegated digital credential was authorized for the specific use.

Sudia [616] teaches that it is known to authorize one or more delegates to use a delegated digital credential to act on behalf of the owner of the digital credential for specified functions, wherein verifying the use of the digital credential includes determining whether the delegated digital credential was authorized for the specific use.

It would have been obvious to one having ordinary skill in the art at the time the invention was made to authorize one or more delegates to use a delegated digital credential to act on behalf of the owner of the digital credential for specified functions, wherein verifying the use of the digital credential includes determining whether the delegated digital credential was authorized for the specific use as taught by Sudia [616], since Sudia [616] states at col.14, lines 61-67, col.15, lines 1-12, that such a modification would provide flexibility in the use of the digital signature.

Claims 42-45 are rejected under 35 U.S.C. 103(a) as being unpatentable over Goldsmith US 6,064,990 [Goldsmith'990].

As per claim 42.

Goldsmith '990 discloses;

storing use information for a user; Col. 1, lines 53-55

processing the use information; Col. 1, lines 55-57

generating an alert. Col. 1, lines 57-64.

Goldsmith '990 discloses the claimed invention, as discussed above, except for the step of storing use information for a digital certificate. However, Goldsmith'990 is providing usage information on the activity of data associated with the user. It would have been an obvious matter of choice to modify the teachings of Goldsmith '990, to provide the step of storing use information for a digital certificate or any other type of data associated with the user. Since the applicant has not disclosed that a digital certificate uniquely distinguishes itself from any other type of data which is unobvious to one of ordinary skill and it appears that the claimed feature does not distinguish the invention over similar features in the prior art since, the teachings of Goldsmith'990 will perform the invention as claimed by the applicant regardless of what the data is being used for or named.

Goldsmith '990 discloses the claimed invention, as discussed above, except for the step of processing the use information to detect misuse. However, Goldsmith'990 does process the information if the authentication is breached or for any unauthorized

activity. Col. 2, lines 5-10. It would have been an obvious matter of choice to modify the teachings of Goldsmith '990, to call breaching the authentication protocol or unauthorized activity as a misuse of an account. Since the applicant has not disclosed that term "misuse" distinguishes itself from any other type breaching or unauthorized activity which is unobvious to one of ordinary skill and it appears that the claimed feature does not distinguish the invention over similar features in the prior art since, the teachings of Goldsmith'990 will perform the invention as claimed by the applicant regardless of what the breaching or unauthorized activity is called.

Goldsmith '990 discloses the claimed invention, as discussed above, except for the step of generating an alert when misuse is detected. However, Goldsmith'990 does immediately notify a user of account activity. Col. 2, lines 5-10. Goldsmith'990 does include notification of any user-designated misuse of their account. Since the applicant has not disclosed that generating an alert when misuse is detected distinguishes itself from any other type notification activity which is unobvious to one of ordinary skill and it appears that the claimed feature does not distinguish the invention over similar features in the prior art since, the teachings of Goldsmith'990 will perform the invention as claimed by the applicant and include misuse information in the user notification.

As per claim 43.

Goldsmith'990 further discloses;

generating an activity report based on the use information. Fig.3

As per claim 44.

Goldsmith '990 discloses the claimed invention, as discussed above, except for the step of wherein generating an alert includes alerting a credential service provider. However, Goldsmith'990 does disclose transforming the account activity message into an e-mail message and transmitting the e-mail message to the user provided e-mail address. Col. 6, lines 58-65. The user provided e-mail addresses are only limited by the user's imagination. It would have been an obvious matter of choice to modify the teachings of Goldsmith '990, to include in the user's e-mail a credential service provider. Since the applicant has not disclosed that alerting a credential service provider distinguishes itself from alerting any other type of organization which is unobvious to one of ordinary skill and it appears that the claimed feature does not distinguish the invention over similar features in the prior art since, the teachings of Goldsmith'990 will perform the invention as claimed by the applicant regardless of who or what organization is alerted.

As per claim 45.

Goldsmith'990 further discloses ;

wherein the use information includes transaction information. Col.8, lines 1-27

Claim 46 is rejected under 35 U.S.C. 103(a) as being unpatentable over Goldsmith'990 and further in view of Sudia'616.

As per claim 46.

Goldsmith'990 discloses the claimed invention except for that the use information includes verification information for the digital credential. Sudia'616 teaches that it is known to verify digital credentials. It would have been obvious to one having ordinary skill in the art at the time the invention was made to verify digital information as taught by Sudia'616 and issue a report as taught by Goldsmith'990.

Claims 50-52 are rejected under 35 U.S.C. 103(a) as being unpatentable over Goldsmith'990 and further in view of Anderson'202 and Sudia'616.

As per claim 50.

Goldsmith'990 discloses the claimed invention except for the verifying the digital certificate and communicating the result of the verification to the credential service. Anderson'202 teaches that it is known to verify digital certificates. It would have been obvious to one having ordinary skill in the art at the time the invention was made to verify digital certificates as taught by Anderson'202, since Anderson'202 teaches at Col.6, lines 40-55 verification of digital certificates.

Goldsmith'990 and Anderson'202 disclose the claimed invention except for communicating a result of the verification to the credential service.

Sudia [616] teaches that it is known to verify the digital credential; and communicate the result of the verification to the credential service.

It would have been obvious to one having ordinary skill in the art at the time the invention was made to verify the digital credential; and communicate the result of the verification to the credential service as taught by Sudia [616], since Sudia [616] states at col.14, lines 61-67, col.15, lines 1-12, that such a modification would provide flexibility in the use of the digital signature.

As per claim 51.

Goldsmith'990 and Anderson '202 discloses the claimed invention except for receiving a activity report from the central service, wherein the activity report lists the transaction information for each digital credential. However, Anderson [202] does disclose , "... send bank statements ... which reflects events of the transaction..." Col.6, lines 5-58. It would have been obvious to one having ordinary skill in the art at the time the invention was made to store a result from a verification of a digital credential and a plurality of data fields to store transaction information relating to each verification result so that at a later time [a bank statement] could be generated.

As per claim 52.

Goldsmith'990 discloses the claimed invention except for wherein the transaction information includes at least one of a message that was signed, a transaction value, an online service, an internet protocol (IP) address, a value of the transaction, a date of the transaction and a the time of the transaction.

Anderson'202 discloses wherein the transaction information includes at least one of a message that was signed, a transaction value, an online service, an internet protocol (IP) address, a value of the transaction, a date of the transaction and a the time of the transaction. It would have been obvious to one having ordinary skill in the art at the time the invention was made to wherein the transaction information includes at least one of a message that was signed, a transaction value, an online service, an internet protocol (IP) address, a value of the transaction, a date of the transaction and a the time of the transaction as taught by Anderson'202, since Anderson'202 shows in Fig.6 that transaction information includes at least one of a message that was signed, a transaction value, an online service, an internet protocol (IP) address, a value of the transaction, a date of the transaction and a the time of the transaction

Claim 53-56 is rejected under 35 U.S.C. 103(a) as being unpatentable over Anderson'202, and further in view of Goldsmith'990.

As per claim 53.

Anderson'202 discloses;

receiving a request from a medical professional to access medical information,

Fig. 26

wherein the request includes a digital credential for the medical professional;

Fig.26

communicating transaction information describing the access request and the digital credential to a credential verification service; Fig 26

receiving a verification result from the credential verification service; Fig. 26

providing the medical professional access to the medical information based on the verification result; Fig. 26

Anderson'202 discloses the claimed invention except for receiving an activity report from the credential verification service and wherein the activity report lists the transaction information, the digital credential and the transaction result. Sudia'616 teaches that it is known to receive an activity report from the credential verification service and wherein the activity report lists the transaction information, the digital credential and the transaction result. It would have been obvious to one having ordinary skill in the art at the time the invention was made to receive an activity report from the credential verification service and wherein the activity report list the transaction information, the digital credential and the transaction result as taught by Sudia'616.

As per claim 54.

Anderson'202 further discloses;

wherein the transaction information includes at least an access type, a date of the transaction and a time of the transaction. Fig.6.

As per claim 55.

Anderson'202 further discloses;

wherein the digital credential was provided by a credential issuing service and a credential service provider. Fig.24

As per claim 56.

Anderson'202 further discloses;

receiving a request to access the activity report from an owner of the digital credential; Col.31, lines 10-67

providing the owner access to the activity report. Col. 31, lines 10-67.

Conclusion

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Haller et al. US 5,983,208 HANDLING TRANSACTION RESULTS IN A GATEWAY PAYMENT.

Schweitzer et al. US 6,418,467 B1 NETWORK ACCOUNTING AND BILLING

Examiner's Note: Examiner has cited particular columns and line numbers in the references as applied to the claims below for the convenience of the applicant.

Although the specified citations are representative of the teachings in the art and are applied to the specific limitations within the individual claim, other passages and figures may apply as well. It is respectfully requested from the applicant, in preparing the

Art Unit: 3621

responses, to fully consider the references in entirety as potentially teaching all or part of the claimed invention, as well as the context of the passage as taught by the prior art or disclosed by the examiner.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Daniel L. Greene whose telephone number is 703.306.5539. The examiner can normally be reached on M-Thurs. (8:00-5:30).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James P Trammell can be reached on 703.305.9768. The fax phone numbers for the organization where this application or proceeding is assigned are 703.305-7687 for regular communications and 703.305.7687 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703.308-1113.

DLG
December 16, 2002



JAMES P. TRAMMELL
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600